

## **PAYMENT MANAGEMENT**

### **ABSTRACT OF THE DISCLOSURE**

5 A method and system of effecting a payment from a payor in response to a payment  
request, comprising selecting a payment method from a set of payment methods. The  
payment method may be independent of a payment method selected for a payee. The  
payment may be effected by transmitting a message comprising a get funds trigger, a get  
funds type, a send funds trigger, and a send funds type, corresponding to the payment  
transaction. A method and system may receive a plurality of payment transaction notices,  
10 calculating a net account status value based on the plurality of transaction notice, and  
executing payment of the net account status value.

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